

Arnold R. Alves
9904 Villa Granito Lane
Granite Bay, CA 95746

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U.S. BANKRUPTCY COURT
DISTRICT OF NEVADA

March 21, 2007

Annette W. Jarvis
Ray Quinney & Nebeker P.C.
36 South State Street, Ste. 1400
P. O. Box 45385
Salt Lake City, UT 84145-0385

U.S. Bankruptcy Ct.
District of Nevada
333 Las Vegas Blvd. South
Las Vegas, NV 89101

Lenard E. Schwartz
Jeanette E. McPherson
Schwartz & McPherson Law Firm
2850 South Jones Blvd., Ste. 1
Las Vegas, NV 89146

USA Commercial Mortgage Co.
FKA USA Capital
C/O BMC Group
1330 E. Franklin Ave.
El Segundo, CA 90245

RE: USA Commercial Mortgage Company, Placer Vineyards Loans sale to Compass
Jointly Administered under Case No. BK-S-06-10725 LBR
Date of Hearing: March 27, 2007

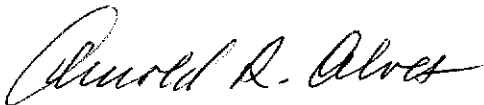
RE: Account ID 1175

Gentlemen:

I am an investor in Placer Vineyards (Client ID 1033) in the amount of \$100,000.00. I object to the sale of assets of the Debtor USA Commercial Mortgage Company in the Placer Vineyards Loans to Compass to be the new loan servicer. Actions by Compass to date conclusively show they have no intention of meeting their fiduciary responsibilities to investors and will only seek to negotiate terms which are beneficial to them and not in the best interests of the investors. The sale to Compass will surely harm my investment and any chance of a 100% recovery of the principal and interest owed to me and other investors.

I live in Placer County within a few miles of the Placer Vineyards property and have been in contact with the Placer County Planning Department regarding the progress and status of the Placer Vineyards application which is part of an approved master plan in a rapidly expanding area. The project is viable with valuation to pay investors in full if a reasonable workout is negotiated to allow for refinancing or sale of the development. We don't need Compass to force a payoff settlement which grants them a default interest windfall at the expense of investor's interest and principal that is due them. If you wish, I can be contacted at (916) 780-0410

Sincerely,



Arnold R. Alves, Trustee,
Alves Family Trust, UTD 10/27/1989